

Summary commission details for my business with Zurich Life Assurance plc

This document provides summary details of the commission arrangements we have in place for unit-linked and protection business with Zurich Life Assurance plc. Alternative commission structures may be available which are different from the commission structures shown below.

These details are correct as at 11 May 2020.

Single contribution products (Pensions, Investments)

| | Up front commission | Trail commission |
|--|---------------------|------------------|
| Single Contribution Pension | | |
| | 0-6% | 0-0.75% |
| Single Contribution PRSA (Standard) | | |
| | 0-5% | 0% |
| Single Contribution PRSA (Non-Standard) | | |
| | 0-5% | 0-0.75% |
| Approved (Minimum) Retirement Funds | | |
| | 0-5% | 0-0.75% |
| Annuities | | |
| | 0-3% | N/A |
| Investment Bonds | | |
| | 0-5% | 0-0.75% |
| Trustee Investment Plans | | |
| | 0-5% | 0-0.50% |

Commission clawback:

Commission clawback typically does not apply on single contribution products

Regular contribution products (Pensions, Savings)

| | Initial commission | Renewal / Bullet Commission | Trail commission |
|---|--------------------|-----------------------------|------------------|
| Regular Contribution Pension | | | |
| | 0-25% | 0-10% renewal | 0.50% |
| Regular Contribution PRSA (Standard) | | | |
| | 0-15% | 0-5% renewal | 0% |
| Regular Contribution PRSA (Non-Standard) | | | |
| | 0-30% | 0-5% renewal | 0-0.75% |
| Savings Plan | | | |
| | 0-15% | 0-3% renewal | 0-1% |

Commission clawback:

Commission clawback applies over a 4 year period for all initial commission.

Commission clawback also applies over a 4 year period for any bullet commission noted.

Individual Protection

Guaranteed Term Protection & Guaranteed Mortgage Protection

| | Yr1 | 2 – 10 | 11+ |
|--|---------|--------|-----|
| | 90-150% | 3-18% | 3% |

Commission clawback:

Commission paid in year 1 is earned over a 12 month period.

Guaranteed Whole of Life

| | Yr1 | 2 – 6 | 7+ |
|--|---------|-------|----|
| | 90-100% | 3-18% | 3% |

Commission clawback:

Commission paid in year 1 is earned over a 12 month period.

Group Protection

Group Life Cover

| | Yr1 | 2 | 3 |
|--|-----|----|----|
| | 6% | 6% | 6% |

Commission clawback:

Does not apply. Commission is paid as premiums are received.

Group Permanent Health Insurance & Group Serious Illness Cover

| | Yr1 | 2 | 3 |
|--|-------|-------|-------|
| | 12.5% | 12.5% | 12.5% |

Commission clawback:

Does not apply. Commission is paid as premiums are received.

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